

In re:
Chitra Sethuraman
Debtor(s)

Case No. 19-10096-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 18, 2020

User: Adminstra
Form ID: 318

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2020:

Recip ID	Recipient Name and Address
db	+ Chitra Sethuraman, 7448 Rhoads Street, Philadelphia, PA 19151-2922
14279462	+ Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14255101	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court., Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040
14272061	+ Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F
14255098	+ Police & Fire Federal Credit Union, 1 Greenwood Square Office Park, 3333 Street Rd., Bensalem, PA 19020-2022
14272674	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14288361	+ loanDepot.com, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
14269308	+ loanDepot.com, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BTPDERSHAW.COM	Dec 19 2020 06:28:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Dec 19 2020 03:43:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 19 2020 06:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 19 2020 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 19 2020 03:43:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14341635	Email/Text: megan.harper@phila.gov	Dec 19 2020 03:43:00	CITY OF PHILADELPHIA LAW DEPARTMENT, TAX & REVENUE UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1595
14268797	EDI: BL-BECKET.COM	Dec 19 2020 06:28:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14255094	+ Email/Text: bankruptcy@cavps.com	Dec 19 2020 03:43:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake, Ste 400, Valhalla, NY 10595-2322
14255889	+ Email/Text: bankruptcy@cavps.com	Dec 19 2020 03:43:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14255096	+ EDI: CITICORP.COM	Dec 19 2020 06:28:00	Citicards Cbna, Citi Bank, PO Box 6077, Sioux Falls, SD 57117-6077

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14255095	EDI: JPMORGANCHASE	Dec 19 2020 06:28:00	Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850
14255097	+ Email/Text: bknotification@loandepot.com	Dec 19 2020 03:44:00	Loandepo.com, Attn: Bankruptcy Dept, 26642 Towne Center Dr, Foothill Ranch, CA 92610-2808
14262964	+ EDI: MID8.COM	Dec 19 2020 06:28:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14281771	EDI: PRA.COM	Dec 19 2020 06:28:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14255450	+ EDI: PRA.COM	Dec 19 2020 06:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14255099	+ EDI: PRA.COM	Dec 19 2020 06:28:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14255100	EDI: TFSR.COM	Dec 19 2020 06:28:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 8026, Cedar Rapids, IA 52409

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14285660	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2020 at the address(es) listed below:

Name	Email Address
ALEXANDRA T. GARCIA	on behalf of Creditor LoanDepot.com LLC ecmail@mwc-law.com, ecmail@ecf.courtdrive.com
ANN E. SWARTZ	on behalf of Creditor LoanDepot.com LLC ecmail@mwc-law.com, ecmail@ecf.courtdrive.com
ANNE M. AARONSON	on behalf of Creditor POLICE AND FIRE FEDERAL CREDIT UNION aaaronson@dilworthlaw.com mdolan@dilworthlaw.com;cchapman-tomlin@dilworthlaw.com;mferrier@dilworthlaw.com
BRAD J. SADEK	on behalf of Debtor Chitra Sethuraman brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
LAUREN MOYER	on behalf of Creditor LoanDepot.com LLC ecmail@ecf.courtdrive.com

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PAMELA ELCHERT THURMOND

on behalf of Creditor CITY OF PHILADELPHIA pamelathurmond@phila.gov karenablalock@phila.gov

REBECCA ANN SOLARZ

on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com

TERRY P. DERSHAW

td@ix.netcom.com PA66@ecfbis.com;7trustee@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

YONIT A. CAPLOW

on behalf of Creditor POLICE AND FIRE FEDERAL CREDIT UNION ycaplow@dilworthlaw.com
cchapman-tomlin@dilworthlaw.com,cct@dilworthlaw.com;mdolan@dilworthlaw.com

TOTAL: 10

Information to identify the case:

Debtor 1	Chitra Sethuraman	Social Security number or ITIN	xxx-xx-4803
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-10096-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Chitra Sethuraman

12/18/20

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.